

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Karl E. Jentoft
Serial No.: 09/887,292
Title: LINE OF CREDIT AND LOAN SYSTEM AND METHOD
Filing Date: June 22, 2001
Art Unit: 3693
Examiner: Richard Weisberger

I hereby certify that this correspondence is being
transmitted electronically via EFS - Web at the USPTO
on the below date.


Emily Rhoden Date: December 4, 2006

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY

Sir:

In response to the Office Action mailed November 3, 2006,
it is respectfully requested that the above-identified
application be reconsidered in accordance with the amendments
and remarks set forth below.

Remarks begin on page 2 of this paper.